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## SOCIETY.

ADDISON tells us that 'there is a sort of economy in providence that one shall excel where another is defective, in order to make men more useful to each other and mix them in Society.' That Society in these days is a mixture, and a most extraordinary one, is an undoubted fact; but the mixture is hardly in the sense Addison meant when he wrote of the utility of cleverness and mediocrity being blended, so that the one might counteract the other. Now, the word Society does not mean a number of more or less clever people meeting together, being of mutual advantage to each other, and constituting a tolerably unanimous whole; but merely signifies a certain 'clique' or 'set' to which we belong, possibly just a trifle above what would by right be considered our own proper sphere. Mutual advantage is lost sight of in personal advancement—not advancement for any really good end, but simply 'to be in Society.' To be asked here, to be asked there, to meet Lady B, or to have the honour of treading on Lady C's train. To have the last fashionable and run-after actress to assist at our 'At Homes,' or to sell things, cigars with the ends bitten off, white kittens, or button-holes, at our charitable bazaars. To stand in a crowd on the staircase of a well-visited house at one of the best parties of the season, miserably packed in amidst a cross multitude of other victims, without even seeing your hostess, with your temper ruffled and your dress torn, but your name proudly figuring in the *Court Journal* the next morning. To lounge away your mornings in the Row, your afternoons at garden-parties or five-o'clock teas, and your evenings in a scramble from dinner-parties to possibly two or three balls in succession. To talk Art and the ruling topics of the season, whatever these may be: the weather, the last new story about the favourite actress, the cookery schools, lawn-tennis, and the Beauty of the season. Society of this order may be regarded as frivolous; that of a loftier kind would probably be heavy; we say probably, because just at this

stage such Society—that is, with a certain and definite aim—does not exist; and people with objects and decided aims in life are looked on in the light of general nuisances, to be snubbed and avoided.

Real workers often look on 'going into Society' as a recreation, a relief from the dull routine of workaday toil; an hour or two of butterfly-life to be indulged in now and then, but sparingly, and made up for by harder work in Grub Street afterwards. The real steady worker holds Society but lightly, because he or she has a definite end in view, of which the mere ephemeral insect scarcely dreams. Such can hardly be deemed denizens of the world of fashion; they are only flutterers outside of it, not attracted even by its false glare, but esteeming it as merely 'a means to an end'—the end to them being the return to labour refreshed by the passing glance, and participation in a totally different society from that with which their work brings them in contact.

To the butterflies, however, Society-life wears an entirely different aspect; they live the whole year through in one incessant round of endless gaiety, which after a time becomes as tedious as the daily round of work—more so, for no ultimate object, no desired goal lies before them. Winters in country-houses filled with the same set; seasons in town, with the fashionable seaside places, Brighton or Scarborough, as a 'pick-me-up' during the period over which they extend; and a fitting to some German waters when they are finally at an end, again to drink in the health on which heated rooms, late hours, and the ceaseless round of dissipation have done their work.

In our day, manner and style—slangily termed 'form'—rank before mind. If a person in Society is well read and well informed, his or her object is more to hide such knowledge, for fear of being looked on in the light of a 'bore' or a nuisance, than to impart it by agreeable conversation to others. Many people who are really clever, and from whom much useful information might be obtained, conceal it, from a feeling that those around them will say: 'O yes; So-

and-so is clever undoubtedly; but I can't stand people talking "shop." And so, really sensible conversation is pooh-poohed, that place may be given to the inane, frothy babble which does duty too frequently as conversation in Society. The freshest news of the latest scandal, the last *on dit* of the clubs, a new piece of gossip—such are the most acceptable topics in general Society talk. We have no wish to be severe by writing in this strain, and we can do little more than draw attention to it, for, unfortunately, we see no remedy which can be generally applied to stop the evil, which the popular 'Society' journals of the day do all they can to foster.

Madame de Staël writes of the delicate distinction between 'Society' and 'the world.' This distinction would now seem to be lost, for to be in the one constitutes our greatest claim—socially speaking—on the other. Perhaps a line is drawn by some; but so fine is it, that it is next to invisible—merely a cordon stretched only in the depths of our 'inner consciousness,' of no good, not even apparent to the outside world, and but faintly recognised by ourselves, too often coming under the head of a 'make-believe,' a sort of salve to our own consciences only, and of no possible use in stemming the current of worldliness raging around us, because it is not a real heartfelt feeling, and therefore powerless.

After a time, Society such as we have described, the eternal round of endless visiting and gaiety, palls; but yet it is continued, though ennui has entered and spoilt the zest with which we pursued it. Horace Walpole translates the word ennui to mean literally, 'what is called "entertaining people" and "doing the honours;" that is, you sit an hour with somebody you don't know and don't care for, talk about the wind and the weather, and ask a thousand foolish questions, which all begin with, "I think you live a good deal in the country;" or, "I think you don't love this thing or that." Oh, 'tis dreadful!'

Such conversation, though inexpressibly tedious, would be harmless. We do not now confine ourselves to wind and weather, town and country, likes and dislikes, but drag in our neighbours and their affairs, let the ball of scandal gather as it rolls past us, until a mountain is made out of a molehill. We still suffer from ennui, the same as Walpole did; the calling, the receiving of visits, the afternoon teas, the long dreary dinners, the crushing 'At Homes,' are all so many daily troubles, daily trials to be gone through with as duties—save the mark!—with nothing to show for them beyond impaired bloom and beauty—too often artificially renewed—injured health, and a large circle of acquaintances not to be dignified by the name of friends.

There are many central figures in Society. The cynosure in particular of this nineteenth century appears to be 'the Beauty'—the lady, usually a married one, whose name is on every one's lips; all whose doings are chronicled in the 'Society papers'—how she looked; what she wore; whom she danced with; what bazaar she attended, what she sold, and whom she sold it to; what she bought; where she is going for the summer; where she came from; who has taken her best photograph—and so on. The interest taken in

her movements is truly wonderful; she is mobbed, rudely stared at wherever she goes, and, until a fresh beauty appears, reigns supreme. There are other special attractions—but 'Beauty' ranks first. The pet actress, the most fashionable artist, the most run-after literary lion, the most sensational female novelist—these all have their own special circle of admirers, who retail their latest sayings and doings, and are asked about everywhere with the object of their worship.

All the several cliques go to make up one imposing whole, termed collectively Society; with the addition of the numerous unattached butterflies of both sexes, idlers about town, young and old, well born and *nouveaux riches*, hangers-on to Society, clinging as it were to her fringes—all pushing and striving more or less. And so the crowd whirls on, those outside the magic circle moving heaven and earth to get within the pale; those within it dragging on the same millwheel round, trying to believe they are enjoying it, and deadening the higher, better feelings, which many of them must possess, in one incessant bustle; longing, perhaps, inwardly for something else, some real aim for their lives to live up to, but yet bound down to the treadmill of fashionable life. *Qui bono?* Ay, here's the question; but who feels equal to answering it? Do those who are in the world and move in the highest rank of Society really gain anything by it? They have reached, as it were, the acme of their ambition, and have it in their power to hold out finger-tips to the jostling outer crowd still striving to be considered as members of the mystic circle. Do they still care for the sweets—if there are any—in their self-chosen path? or have these all turned into wormwood and gall, and something else has yet to be striven and fought for? The outsiders, the mixed multitude who are striving for they know not what, consider that when once they have firmly established themselves, got 'all the best people' to attend their entertainments, and are asked in return to their houses, that then, blissful thought! they will be really in Society, and no more will be required of them. But when they get so far, they are insensibly pushed farther, until they find they cannot stop, and their whole lives are given up to the game of follow-my-leader.

The false aims and false desires of Society are too frequently followed to the total extinction of all the best feelings and hopes of the soul. They lead to a thoroughly selfish existence. Self alone is the motto of too many. Higher, nobler feelings are cast on one side, as not worth a thought. The brightness of the hour, the social triumph, 'the mark made in Society,' the flattery of the million, are the only things worth living for. Self-indulgence is more alluring than self-sacrifice. Personal ease and personal gratification come before thought for others or desire to help them. Really honest, true, and maybe noble natures quickly become perverted and spoilt in the fashionable race. 'Self' is Society's watchword. But if once the eyes are really opened to the folly of those things, till now held dear, then the cure soon follows. Many will be found to help us along; those once perhaps despised by us as 'not being in our set,' as mere 'goody, preaching people, who mean very well, no doubt, but'—will

now be found real helpers to us in our new and, at first, uphill road. When thoroughly out of heart, and sick with the frivolities, the shams, the 'make-believes' of the world's true followers—when our eyes are really opened to the vanity, the heartlessness, the downright folly of a life so lived—then we shall not be long before we find a fresh path, a better one, open up for us. Then we shall see the untruths, so little thought of before, in their right light; we shall break through the web of selfishness in which we have woven ourselves; learning to judge our actions by a higher standard, and forbearing to judge those of others.

## THIS MORTAL COIL.

### CHAPTER XII.—THE PLAN IN EXECUTION.

HUGH hurried along the dike that bounded the salt-marsh meadows seaward, till he reached the point in his march up where the river narrowed abruptly into a mere third-class upland stream. There he jumped in, and swam across, as well as he was able in the cold dark water, to the opposite bank. Once over, he had still to straggle as best he might through two or three swampy fields, and to climb a thickset hedge or so—regular bullfinches—before he fairly gained the belated little high-road. His head swam. Wet and cold and miserable without, he was torn within by conflicting passions; but he walked firm and erect now along the winding road in the deep gloom, fortunately never meeting a soul in the half-mile or so of lonely way that lay between the point where he had crossed the stream and the *Fisherman's Rest* by the bank at Whitestrand. He was glad of that, for it was his cue now to escape observation. In his own mind, he felt himself a murderer; and every flicker of the wind among the honeysuckle in the hedge, every rustle of the leaves on the trees overhead, every splash of the waves upon the distant shore, made his heart flutter, and his breath stop short in response, though he gave no outer sign of fear or compunction in his even tread and erect bearing—the even tread and erect bearing of a proud, self-confident, English gentleman.

How lucky that his rooms at the inn happened to be placed on the ground-floor, and that they opened by French windows down to the ground on to the little garden! How lucky, too, that they lay on the hither side of the door and the taproom, where men were sitting late over their mug of beer, singing and rollicking in vulgar mirth with their loud half-Danish, East-Anglian merriment! He stole through the garden on tiptoe, unperceived, and glided like a ghost, into the tiny sitting-room. The lamp burned brightly on the parlour table, as it had burnt all evening, in readiness for his arrival. He slipped quietly, on tiptoe still, into the bedroom behind, tossed off a stiff glassful of brandy-and-water cold, and changed his clothes from head to foot with as

much speed and noiselessness as circumstances permitted. Then, treading more easily, he went out once more with a bold front into the other room, flung himself down at his ease in the big armchair, took up a book, pretending to read, and rang the bell with ostentatious clamour for the good landlady. His Plan was mature: he would proceed to put it into execution.

The landlady, a plentiful body of about fifty, came in with evident surprise and hesitation. 'Lord, sir,' she cried aloud in a slight flurry, 'to think of that now! I took it you was out; an' them men a-singing an' ballyin' like that over there in the bar-room! Stannaway he'll be downright angry when he finds you've come in an' all that noise goin' on in the 'ouse, as is 'ardly respectable. We never heerd you, nor knowed you was in. I 'ope you'll excuse them, sir, bein' the fishermen from Snade, enjoyin' theirselves their own way in the cool o' the evenin'.'

Hugh made a manful effort to appear unconcerned. 'I came in an hour ago or more,' he replied, smiling—a sugar-of-lead smile.—'But pray, don't interfere with these good people's merriment for worlds, I beg of you. I should be sorry, indeed, if I thought I put a stopper upon anybody's innocent amusement anywhere. I don't want to be considered a regular kill-joy. —I rang the bell, Mrs Stannaway, for a bottle of seltzer.'

It was a simple way of letting them know he was really there; and though the lie about the length of time he had been home was a fairly audacious one—for somebody might have come in meanwhile to trim the lamp, or look if he was about, and so detect the falsehood—he saw at once, by Mrs Stannaway's face, that it passed muster without rousing the slightest suspicion.

'Why, William,' he heard her say when she went out, in a hushed voice to her husband in the taproom, 'Mr Massinger, he's bin in his own room all this time, an' them men a-shoutin' an' swearin' out 'ere like a pack of savages.'

Then, they hadn't noticed his absence, at any-rate! That was well. He was so far safe. If the rest of his plan held water equally, all might yet come right—and he might yet succeed in marrying Winifred.

To save appearances—and marry Winifred! With Elsie still tossing on the breakers of the bar, he had it in his mind to marry Winifred!

When Mrs Stannaway brought in the seltzer, Hugh Massinger merely looked up from the book he was reading with a pleasant nod and a murmured 'Thank you.' 'Twas the most he dared. His teeth chattered so he could hardly trust himself to speak any further; but he tried with an agonised effort within to look as comfortable under the circumstances as possible. As soon as she was gone, however, he opened the seltzer, and pouring himself out a second strong dose of brandy, tossed it off at a gulp, almost neat, to steady his nerves for serious business. Then he opened his blotting-book, with a furtive glance to right and left, and took out a few stray sheets of paper—to write a letter. The first sheet had some stanzas of verse scribbled loosely upon it, with many corrections. Hugh's eyes uncon-

sciously fell upon one of them. It read to him just then like an act of accusation. They were some simple lines describing some ideal utopian world—a dream of the future—and the stanza on which his glance had lighted so carelessly ran thus :

But, fairer and purer still,  
True love is there to behold ;  
And none may fetter his will  
With law or with gold :  
And none may sully his wings  
With the deadly taint of lust ;  
But freest of all free things  
He soars from the dust.

'With law or with gold,' indeed ! Fool ! Idiot ! Jackanapes ! He crumpled the verses angrily in his hand as he looked, and flung them with clenched teeth into the empty fireplace. His own words rose up in solemn judgment against him, and condemned him remorselessly by anticipation. He had sold Elsie for Winifred's gold, and the Nemesis of his crime was already pursuing him like a deadly phantom through all his waking moments.

With a set cold look on his handsome dark face, he selected another sheet of clean white note-paper from the morocco-covered blotting-book, and then pulled a bundle of old, worn-edged letters from his breast-pocket—a bundle of letters in a girl's handwriting, secured by an elastic india-rubber band, and carefully numbered with red ink from one to seventy, in the order they were received in. Hugh was nothing, indeed, if not methodical. In his own way, he had loved Elsie, as well as he was capable of loving anybody : he had kept every word she ever wrote to him ; and now that she was gone—dead and gone for ever—her letters were all he had left that belonged to her. He laid one down on the table before him, and yielding to a momentary impulse of ecstasy, he kissed it first with reverent tenderness. It was Elsie's letter—poor dead Elsie's.—Elsie dead ! He could hardly realise it.—His brain whirled and swam with the manifold emotions of that eventful evening. But he must brace himself up for his part like a man. He *must* not be weak. There was work to do ; he must make haste to do it.

He took a broad-nibbed pen carefully from his desk—the broadest he could find—and fitted it with pains to his ivory holder. Elsie always used a broad nib—poor drowned Elsie—dear, martyred Elsie ! Then, glancing sideways at her last letter, he wrote on the sheet, in a large flowing angular hand, deep and black, most unlike his own, which was neat and small and cramped and rounded, the two solitary words, 'My darling.' He gazed at them when done with evident complacency. They would do very well : an excellent imitation !

Was he going, then, to copy Elsie's letter ? No ; for its first words read plainly, 'My own darling Hugh.' He had allowed her to address him in such terms as that ; but still, he muttered to himself even now, he was never engaged to her—never engaged to her. In copying, he omitted the word 'own.' That, he thought, would probably be considered quite too affectionate for any reasonable probability. Even in emergencies he was cool and collected. But 'My darling' was just about the proper mean. Girls are always

stupidly gushing in their expression of feeling to one another. No doubt Elsie herself would have begun, 'My darling.'

After that, he turned over the letters with careful scrutiny, as if looking down the pages one by one for some particular phrase or word he wanted. At last he came upon the exact thing : 'Mrs Meysey and Winifred are going out to-morrow.'—'That'll do,' he said in his soul to himself : 'a curl to the *w*'—and laying the blank sheet once more before him, he wrote down boldly, in the same free hand, with thick black down-strokes, 'My darling Winifred.'

The Plan was shaping itself clearly in his mind now. Word by word he fitted in so, copying each direct from Elsie's letters, and dovetailing the whole with skilled literary craftsmanship into a curious cento of her pet phrases, till at last, after an hour's hard and anxious work, round drops of sweat standing meanwhile cold and clammy upon his hot forehead, he read it over with unmixed approbation to himself—an excellent letter both in design and execution.

WHITESTRAND HALL, September 17.

MY DARLING WINIFRED—I can hardly make up my mind to write you this letter ; and yet I must : I can no longer avoid it. I know you will think me so wicked, so ungrateful : I know Mrs Meysey will never forgive me ; but I can't help it. Circumstances are too strong for me. By the time this reaches you, I shall have left Whitestrand, I fear for ever. Why I am leaving, I can never, never, never tell you. If you try to find out, you won't succeed in discovering it. I know what you'll think ; but you're quite mistaken. It's something about which you have never heard ; something that I've told to nobody anywhere ; something I can never, never tell, even to you, darling. I've written a line to explain to Hugh ; but it's no use either of you trying to trace me. I shall write to you some day again to let you know how I'm getting on—but never my whereabouts.—Darling, for Heaven's sake, do try to hush this up as much as you can. To have myself discussed by half the county would drive me mad with despair and shame. Get Mrs Meysey to say I've been called away suddenly by private business, and will not return. If only you knew all, you would forgive me everything.—Good-bye, darling. Don't think too harshly of me.—Ever your affectionate, but heart-broken  
ELSIE.

His soul approved the style and the matter. Would it answer her purpose ? he wondered, half tremulously. Would they really believe Elsie had written it, and Elsie was gone ? How account for her never having been seen to quit the grounds of the Hall ? For her not having been observed at Almundham Station ? For no trace being left of her by rail or road, by sea or river ? It was a desperate card to play, he knew, but he held no other ; and fortune often favours the brave. How often at loo had he stood against all precedent upon a hopeless hand, and swept the board in the end by some audacious stroke of inspired good play, or some strange turn of the favouring chances ! He would stand to win now in the same spirit on the forged letter. It was his one good card. Nobody could ever prove



he wrote it. And perhaps, with the unthinking readiness of the world at large, they would all accept it without further question.

If ever Elsie's body were recovered! Ah, yes: true: that would indeed be fatal. But then, the chances were enormously against it. The deep sea holds its own: it yields up its dead only to patient and careful search; and who would ever dream of searching for Elsie? Except himself, she had no one to search for her. The letter was vague and uncertain, to be sure; but its very vagueness was infinitely better than the most definite lie: it left open the door to so much width of conjecture. Every man could invent his own solution. If he had tried to tell a plausible story, it might have broken down when confronted with the inconvenient detail of stern reality: but he had trusted everything to imagination. And imagination is such a charmingly elastic faculty! The Meyseys might put their own construction upon it. Each, no doubt, would put a different one; and each would be convinced that his own was the truest.

He folded it up and thrust it into an envelope. Then he addressed the face boldly, in the same free black hand as the letter itself, to 'Miss Meysey, The Hall, Whitestrand.' In the corner he stuck the identical little monogram, E. C., written with the strokes crossing each other, that Elsie put on all her letters. His power of imitating the minutest details of any autograph stood him here in good stead. It was a perfect fac-simile, letter and address: and tortured as he was in his own mind by remorse and fear, he smiled to himself an approving smile as he gazed at the absolutely undetectable forgery. No expert on earth could ever detect it. 'That'll clinch all,' he thought serenely. 'They'll never for a moment doubt that it comes from Elsie.'

He knew the Meyseys had gone out to dinner at the vicarage that evening, and would not return until after the hour at which Elsie usually retired. As soon as they got back, they would take it for granted she had gone to bed, as she always did, and would in all probability never inquire for her. If so, nothing would be known till to-morrow at breakfast. He must drop the letter into the box unperceived to-night, and then it would be delivered at Whitestrand Hall in due course by the first post to-morrow.

He shut the front window, put out the lamp, and stole quietly into the bedroom behind. That done, he opened the little lattice into the back garden, and slipped out, closing the window loosely after him, and blowing out the candle. The post-office lay just beyond the church. He walked there fast, dropped his letter in safety into the box, and turned, unseen, into the high-road once more in the dusky moonlight.

Wearied and faint and half delirious as he was after his long immersion, he couldn't even now go back to the inn to rest quietly. Elsie's image haunted him still. A strange fascination led him across the fields and through the lane to the Hall—to Elsie's last dwelling-place. He walked in by the little side-gate, the way he usually came to visit Elsie, and prowled guiltily to the back of the house. The family had evidently returned, and suspected nothing: no sign of bustle or commotion or disturbance betrayed itself anywhere: not a light showed from a single window: all

was dark and still from end to end, as if poor dead Elsie were sleeping calmly in her own little bedroom in the main building. It was close on one in the morning now. Hugh skulked and prowled around the east wing on cautious tiptoe, like a convicted burglar.

As he passed Elsie's room, all dark and empty, a mad desire seized upon him all at once to look in at the window and see how everything lay within there. At first, he had no more reason for the act in his head than that: the Plan only developed itself further as he thought of it. It wouldn't be difficult to climb to the sill by the aid of the porch and the clambering wistaria. He hesitated a moment; then remorse and curiosity finally conquered. The romantic suggestion came to him, like a dream, in his fevered and almost delirious condition: like a dream, he carried it at once into effect. Groping and feeling his way with numb fingers, dim eyes, and head that still reeled and swam in terrible giddiness from his long spell of continued asphyxia, he raised himself cautiously to the level of the sill, and prised the window open with his dead white hand. The lamp on the table, though turned down so low that he hadn't observed its glimmer from outside, was still alight and burning faintly. He turned it up just far enough to see through the gloom his way about the bedroom. The door was closed, but not locked. He twisted the key noiselessly with dexterous pressure, so as to leave it fastened from the inside.—That was a clever touch!—They would think Elsie had climbed out of the window.

A few letters and things lay loose about the room. The devil within him was revelling now in hideous suggestions. Why not make everything clear behind him? He gathered them up and stuck them in his pocket. Elsie's small black leather bag stood on a wooden frame in the far corner. He pushed into it hastily the nightdress on the bed, the brush and comb, and a few selected articles of underclothing from the chest of drawers by the tiled fireplace. The drawers themselves he left sedulously open. It argued haste. If you choose to play for a high stake, you must play boldly, but you must play well. Hugh never for a moment concealed from himself the fact that the adversary against whom he was playing now was the public hangman, and that his own neck was the stake at issue.

If ever it was discovered that Elsie was drowned, all the world, including the enlightened British jury—twelve butchers and bakers and candlestick-makers, selected at random from the Whitestrand rabble, he said to himself angrily—would draw the inevitable inference for themselves that Hugh had murdered her. His own neck was the stake at issue—his own neck, and honour and honesty.

He glanced around the room with an approving eye once more. It was capital! Splendid! Everything was indeed in most admired disorder. The very spot it looked, in truth, from which a girl had escaped in a breathless hurry. He left the lamp still burning at half-height: that fitted well; lowered the bag by a piece of tape to the garden below; littered a few stray handkerchiefs and lace bodices loosely on the floor; and crawling out of the window with anxious care, tried to let himself down hand over hand by a branch

of the wistaria. The branch snapped short with an ugly crack; and Hugh found himself one second later on the shrubbery below, bruised and shaken.

### SCOTCH BANKING AS A PROFESSION.

#### BANK CLERKS.

WHEN a young man has left school and is about to enter the world, his parents or guardians ask themselves the anxious question: 'What is the most suitable occupation he can follow?' Assuming that they have decided in favour of the banking profession, as it is termed, we propose to give some practical notanda which may be of use to those who purpose entering the service of a bank.

In glancing around at the different fields for employment, we cannot but observe how severe is the struggle for subsistence, and how every trade and every occupation is overrun by competitors. Co-operative Associations are seriously injuring traders' establishments, and the middle-man is being pushed out of the way, the consumer preferring to deal directly with the producer. The greater the number of persons seeking employment, the smaller will be the amount of remuneration for their labour; and in estimating the value of banking as a profession, we have to bear in mind that clerks form a very numerous class in the community, and that they are day by day becoming more numerous, being now largely recruited from the working and trades classes, who are naturally striving to reap the benefits of the liberal education which is being bestowed on their families. Dr Johnson says that it is 'the dignity of danger' which gives to the profession of arms its charm. In the case of banking, it is the responsibility attached to money-dealing which elevates it above the traffic in less valuable materials, though the labour itself may not demand in many cases much skill. Mr John Stuart Mill does not rate highly the commercial value of a clerk's work, judged by the quality of the work itself, or the demands it makes on the skill of the individual. He says: 'The higher rate of a clerk's remuneration must be partly ascribed to monopoly, the small degree of education required being not yet so generally diffused as to call forth the natural number of competitors; and partly to the remaining influences of an ancient custom, which requires that clerks should maintain the dress and appearance of a more highly-paid class.' And he adds: 'It is usual to pay greatly beyond the market-price of their labour all persons in whom the employer wishes to place peculiar trust, or from whom he requires something besides their mere services. Similar feelings operate in the minds of men in business with respect to their clerks.'

What Mr Mill has said as to the limitation of clerks from the non-diffusion of education cannot hold good in our day. The market for clerks is largely overstocked, and the occupation itself, from the light nature of its duties, lends itself readily to a glut of competitors. Moreover, the female element has now come into play in the struggle for life, and threatens to become a most potent factor in the field of employment. That this has to be reckoned with in the future of banking may be inferred from what the President

of the Institute of Bankers in Scotland stated some years ago in a public lecture to that body, that since female clerks were now employed in the post-offices of the government, he did not see why they should not be employed in banks as well. The employment of female clerks has the recommendation of cheapness; and, other things being equal, in days of economy it may come to be utilised.

Having stated these few general considerations, we shall now regard the subject more closely and practically.

So far as the Scotch banks are concerned, they seem to prefer young men of about sixteen years of age, without physical defect, and of good character. They must be recommended by some one known to, and of influence with, the bank. The name of the applicant is inserted in a book to await his turn for a vacancy. When this turn arrives, he is usually subjected to an examination in arithmetic and writing to dictation. The present examination is not severe; but we believe it is proposed to extend it to four subjects—arithmetic, algebra, geography, and English composition, which are the four educational non-banking subjects on which competitors are examined for the degree of Associate in the Institute of Bankers in Scotland. Good writing is a great requisite for success in banking, as it brings its possessor a better class of work. Unfortunately, speed is often demanded, especially in big branches, and this tends to injure the penmanship. An applicant will do well, then, to study to have a clear caligraphy and to be able to sum well. On admission to the service of some of the banks, one is obliged to give them security, either personal or by bond of the bank's or other Guarantee Association, for which a payment of twenty shillings per cent. is exacted in annual instalments.

The period of apprenticeship with the Scotch banks is usually three years, a small consideration being given therefor. At the end of that term, the apprentice naturally expects to fledge into a clerk; but we believe the practice is coming into vogue of allowing the apprentice to remain as such until there is a vacant clerkship for him to fill. Should he not give promise during his apprenticeship of proving to be a serviceable clerk, he will not be retained.

The best place to begin banking is a country branch, where one is allowed to take up in turn every department of branch banking and to see everything with one's own eyes. In a head office, a youth is apt to be kept at one particular kind of work for a year or more, and thus very little comes under his observation. The branch-bred clerks are the best trained and the best fitted to fill those vacancies in foreign banks for which the home banks are so often put in requisition.

To make a mark early in banking, one should go abroad as soon after the period of apprenticeship as possible, and then, health remaining good, it is simply a matter of a little time to rise in the profession. In the foreign field, especially in China, the East and West Indies, the climate is so trying that contingencies may arise in which a bank clerk is called upon at short notice to replace his comrade, of whom he hears that 'he was dining with a friend last night, but is dead and buried this morning.' This is only too true of many

who fall victims partly to the climate and partly to indiscretion; for in the East, heavy penalties are exacted for neglect of nature's laws. But we mention this rather to show how a banker has a better chance abroad of rising in his profession by reason of these frequently recurring climatic casualties, than to deter those who would seek to gain distinction in the service of foreign banks.

In India, a junior clerk may, after passing a medical and preliminary knowledge examination—the latter is often not insisted on where the clerk is known favourably in his own bank—expect a salary beginning with two hundred and fifty pounds along with free apartments and free passage out. When he arrives there, he will find banking conditions altered. His 'masters' treat him differently from those in Old Scotland; they joke with him, and allow full scope to his individuality by consulting him as a friend rather than as a subordinate. The reason for this is, perhaps, partly the increased intercommunity of feeling engendered by the fact of both being fellow-countrymen in a strange land. Be this as it may, they seem in India to have bridged that gulf which in a great Scottish banking institution separates the chief from the underling.

In Canada, a large field opens out to the bank clerk, and an initial salary of two hundred odd pounds is often allowed along with a free passage. One advantage is, that a banker may obtain a partnership in a wealthy commercial business from the repute he enjoys as a banker, and so exchange his limited emoluments for unlimited gains. In British South Africa, there is room for the bank clerk; but as affairs there have not been in a prosperous state through native wars, Boer difficulties, colonial embarrassments, &c., it does not present so good a field. South African bankers have been wisely retrenching till times improve. Posts in Africa were lately offered to clerks from Scotch banks for a term of from three to five years. Although the engagement was thus limited, the clerks expected, from the hopes held out to them on admission, that the bank might retain their services at the expiry of the period. Unfortunately, in many cases the bank was obliged to give them notice to quit; and any one who knows the difficulty of finding work in Africa for those who, in Lamb's words, 'suck their sustenance through a quill,' will understand the nature of the hardships undergone by such in their quest for employment.

But to revert to Scotch banking, which we only quitted to point out the foreign fields which lie open to the bank clerk, and which lead more quickly and more directly to distinction than the home field. The number of bank employees in Scotland is roughly reckoned at six thousand five hundred. Of these, one large bank alone possesses more than one-ninth. The clerks of course are by far the most numerous class, standing in the ratio of about five to one to the official body. As to salaries allowed by the banks, the tendency has been lately to retrench, as money has not been earning so much as it did. The percentage of profits from deposits in 1865 was twenty-three shillings and elevenpence, whereas it was only fifteen shillings and fourpence in 1886. This shows the need for an all-round economy in the charges of a bank; for salaries form by far the largest proportion of the entire expenses. More-

over, salaries are permanent charges, which, if raised, cannot easily be cut down; and banks can only give effect to economy on the death of the holder of a lucrative office, or by the transfer from one post to another, or by the stoppage of additions to salaries. Some of them have adopted a system of grades, similar to that which obtains in government circles, and have assorted their clerks into three distinct grades, the relegation to a grade entitling the 'graded' to a fixed advance every one or two years, as the case may be. There are exceptions made in special cases where the responsibility is greater and the work more onerous than usual. Bank tellers, from the nature of their duties, are allotted to a special grade. Several banks exact payment for a teller's losses, while others allow him an annual sum to provide against all such, which sum he may pocket if his intromissions have not been on the losing side. But the rise of any one in a bank, whether there be grades or not, is mainly dependent on the man himself. Influence may put him in a position to help himself; but he alone must find the intelligence, the fidelity, and the zeal, if he would rise in his profession. As a good work to study, 'Gilbart' has been highly recommended to young bankers, since it gives the best account of the theory and practice of banking.

If a Scotch bank clerk would excel his neighbour, he would do well to qualify himself for the degrees of the Bankers' Institute, which are alike tests of his general and professional knowledge. The subjects for the Associate's degree in the Bankers' Institute are—arithmetic, algebra (up to and including quadratic equations), geography, English composition, book-keeping and bank books, exchange and clearing-house system and rules, note circulation, interest and charges, negotiation of bills and cheques, history and present position of banking in Scotland. For admission as members, the subjects are—principles of political economy, stocks and Stock Exchange transactions, history and principles of banking and currency, theory and practice of the foreign exchanges, principles of Scots law and conveyancing, law of bankruptcy, mercantile law, law of bills, cheques, and receipts, &c. And in practical banking the following subjects: correspondence, branch supervision and advances. The total value of a candidate's answers must be not less than sixty per cent. of the value of such questions. To obtain a degree with honours, the candidate has to submit to a further examination in French or German, British history, British constitution and government, English literature, and outlines of general history, and to make sixty marks in each of these subjects.

These, it must be confessed, form a pretty severe test of a candidate's scholastic and professional proficiency, and so it may be asked: Are these certificates of service to a bank clerk? Are they recognised by his superiors? It is not easy to answer these questions categorically, or to define the precise value which is attached by the different banks to the holding of these diplomas. In estimating the general fitness of a clerk when promotion is in prospect, it is not at all likely that the bank would ignore the possession of such a voucher of knowledge. They will take it into account; and it may be that it will turn the scales against contending competitors

who have gained no such distinction. Whatever may be its home value, there is no doubt that in the colonies the diplomas of the Bankers' Institute are highly prized, and have secured for their holders bank appointments on various occasions. In addition, Bankers' Institutes are being launched in the antipodes, with a view to promote the education of the banking employees there. The certificated clerk who finds his degree fail him at home, must fall back on the reflection that 'knowledge is its own reward.'

One great benefit to be obtained by being in the service of some of the banks arises from the connection which is formed with the 'Widows' Funds,' which provide, by way of annuity, for the widows and families of bank officials on the fund. This connection is with some banks compulsory, with others voluntary. The payments made by contributors are small, indeed, as compared with the benefits which accrue in the form of annuities, ranging as these do from forty to a hundred pounds. These funds represent the accumulations of years, and they have been wisely fostered and administered by the banks for the behoof of those for whom the funds exist, as the banks have found the annuities to prove a powerful supplement to the pensions which they pay after long service to the retired members of their staff. This leads us to the subject of bank pensions, which are now being granted very much on the lines laid down by the government in the Civil Service Department—namely, the two-thirds principle for full retirement allowances.

If it be asked, what is the main advantage to be gained by being in a bank? we would reply, that it does not consist in the extent of remuneration or the rate of promotion, for the first is small, and the second slow—but in the tenure of office, which is a life one, being practically *ad vitam aut culpam*. It should, however, be stated that there is no legal obligation on the part of the bank to retain any one in their service on such a tenure, though, as yet, they have shown no disposition to cut adrift any member of their staff who is at all fit for his work. This lifetime has lately fled the School Boards, and so there is no saying what banks in the future may have to do. Another advantage lies in the opportunity afforded a bank clerk of rising to the pinnacle of his profession. What was said of the French soldier in Napoleon's time applies to him—that 'he carries in his knapsack the baton of a field-marshal.' This assertion is amply attested by the fact that many of the highest officials in Edinburgh banks have passed through all the ranks from apprentice upwards to their present honourable and responsible position. There is no post, therefore, to which a clerk may not aspire, or from which he will be excluded, if he but show the necessary fitness both on the moral and intellectual side of things.

As to the nature of bank-work, we would remark that there is a vast amount of routine in the 'trivial round, the common task,' which tends to intellectual monotony and takes away the incentive to thought. This is particularly the case with the clerk who keeps the same ledger year after year and balances the same class of accounts. Notwithstanding, whatever be the class of work a bank clerk has to perform, he should learn to regard nothing in the way of duty as

'common or unclean;' for if any part of his work be incorrect, it may throw out of gear the whole machinery of the bank.

As to bank hours, they are certainly short, being from half-past nine to four—in 1823 they were from nine to three, and six to eight evening—but these do not represent the entire working time. They leave, however, to those so minded, ample leisure and sufficient scope for the cultivation of such hobbies as music, painting, sketching, photography, &c. We should like, when on the subject of bank hours, to state, by way of *caveat*, that the banks on this matter, as well as on other matters, are becoming more commercially minded. One bank has adopted the following plan: At one of their largest offices they have divided the staff into sections. When any member or members of a section are absent, the remaining members of that section must assume the duties and perform the work of the absent members, whether or not it entail coming back at night to overtake the arrears of work caused by such absences. It is well, then, to bear in mind that things may not always be as they have been, and that even conservatively disposed banks may change their ways.

To those desirous of entering a bank, we would say: Weigh well all the *pros* and *cons*; bear in mind that promotion is necessarily slow, the work unexciting and often monotonous; and that the great objections to banking as a field for employment and emolument are these: (1) It has very few posts at its disposal, and for these there is always a disproportionate and daily increasing number of candidates; and (2) it offers a very limited amount of remuneration, not as compared with the pay of clerks generally, but considered relatively to the superior social status which, by popular consensus, has been accorded to all those in whom a bank has confided its trust.

## IN DANGER'S WAY: A TALE OF TWO HEROES.

### CHAPTER II.—RIVALRY.

THE sun had set; the clear sky grew bright with stars, as the night began to creep over the sea and land. The wind had fallen, but a breeze still blew across the cliff.

Max Von Rouin began to read in a low, distinct voice: 'When these lines reach you, dear Miss Cora, I shall be no more.' And at the passage describing the diamond 'as big as a split walnut,' he caught his breath and his voice faltered; and when he had finished the letter and was handing it back to Cora, she observed a look on his face that puzzled her—a look of keen determination.

'Where did this come from?' said Stephen Walsh, approaching Cora, and taking the letter from her and looking at it suspiciously.

'Max Von Rouin picked it up at sea,' said the girl, 'this afternoon;' and she related the details; for the young sailor remained silent and lost in thought.

'It was this, then,' said Walsh, glancing at Von Rouin, 'that brought you back? I saw you enter the harbour; I was on board my yacht. I was wondering what motive'—



'None other than this;' and Max Von Roûn flashed a look at his rival.—'And now,' he added, 'I'll start again for Shingle Point.'

'To-night?' said Cora. 'It is getting dark.'

'There'll be moonlight in an hour's time. Good-night.'

As the young sailor passed out at the gate and reached the top of the steps, he could not refrain from glancing back. Stephen Walsh had thrown himself down on the bench at Cora's side, where Max had been seated a moment before. Max stopped no longer; he went down the steps with great precipitation, and ran across the sands towards the harbour. He did not slacken his pace until he reached the quay and came alongside the *Loadstar*. It had now grown dusk. As he stepped on deck, he noticed a light in Captain Satchell's cabin. He hurried below.

'Why Max, my lad, you're winded. What now?' said the captain. He was seated at supper. He put down his knife and fork, and stared inquiringly at the first-mate.

Max Von Roûn was too much out of breath to speak.

'Drink a drop of water;' and the captain pointed to a large bottle on the table before him, 'and take your time. Something's upset you.'

The young sailor obeyed, and soon recovered speech. 'Captain,' said he, 'I've read it—every word!'

Satchell nodded. Max related the substance of Honywood's letter to Cora. 'And now, captain,' he added, 'I've a favour to ask you.'

Captain Satchell's face wrinkled with prophetic smiles. 'I think I know what's in the wind. You want to go in search of this wreck. Ain't that it?'

'I want a week's leave,' said Von Roûn evasively. 'I want you, if you'll be so kind,' he added, 'to let it be supposed that I've gone to stay at Shingle Point. I wouldn't have it thought—'

'Ay, ay,' said the captain with a knowing look. 'When do you want to start?'

'Now.'

'Without your supper?'

'I'm not hungry.'

'You will be. Put some rations on board,' said Captain Satchell.—'You'll not reach Shingle Point much afore midnight. The tide's on the turn, and the wind's not rising.—Well, good-bye, my lad, and good-luck to you.'

Once more Max Von Roûn's light skiff, passing between the walls of the jetty, reached the open sea. It was now night; but the western sky was shimmering with faint indications of moonlight. The wind had fallen almost to a dead calm; and the young sailor, who in his impatience would have preferred a gale to the faint breeze that was now blowing, needed all the fortitude he could muster in order to endure the creeping pace at which his boat advanced with the tide. It would be worse presently, he reflected, when the current changed; and unless the wind stiffened, he even feared that it would be nearly impossible to make any headway at all. There was a ground-swell; and the sound of the waves breaking upon the beach almost maddened him; and he began to steer farther to seaward, to get out of earshot of what appeared like mocking laughter—the

laughter of Stephen Walsh. Even the red light which had begun its revolutions at the jetty head irritated Max Von Roûn, when he glanced in that direction and found that it was not growing so dim in the distance as he would wish.

Presently, the moon began to rise into the clear sky, and Max, sailing in the glimmering path of light—a path that might have been formed on the waves by the tread of angels' feet—felt that a breath of wind was springing up and slowly improving his speed in spite of the tide, which was now flowing fast. His spirits rose with every leap of the boat; his look of resolution increased. He would not rest until he had learnt upon what coast Abel Honywood's ship the *Cora* had been wrecked: it had been surmised that the vessel had gone down at some rocky point off the Channel Islands in no very great depth of sea; and the young sailor, reflecting upon this, determined to find his way to the captain's locker and get possession of this diamond, that might win for him the heart of Cora Norland.

Looking back towards the harbour, after a long interval—to measure his distance once more from the red light—he suddenly caught his breath like one who has received a keen stab. He uttered a fierce cry, and almost let the rudder fall from his grasp.

Stephen Walsh had realised for the first time, while seated beside Cora, that Max Von Roûn was a serious rival. Hitherto, he had looked upon him as a common sailor in the ship-owner's employ, who had been 'noticed' by the family since childhood. But this afternoon something in Cora's manner, as well as Von Roûn's, had roused his suspicions; and a feeling of hatred sprang up within him—hatred awakened by jealousy—towards the mate of the *Loadstar*, and he shook with suppressed anger. Cora must have remarked the change in his face—for even his lips had grown livid—had not Abel Honywood's letter, which she still held in her hand, absorbed her attention. It was beginning to dawn upon Walsh, though vaguely as yet, that this letter would sooner or later be the cause of some catastrophe—a catastrophe which it would be out of any one's power to avert.

Presently, Cora spoke, but without lifting her head: 'Are you superstitious?'

'No,' he answered, with a quick glance at her face.—'Are you?'

'Yes. I believe in this tradition. I like to believe in it. It's romantic; it pleases me.'

'About this diamond? Why, it's lost, Miss Norland,' said Walsh. 'It's beyond any one's reach.'

The girl raised her eyes suddenly to his face: 'How do you know that?'

Walsh made no reply: he feared to betray his anger; for her manner convinced him that she was thinking, when she spoke of the tradition, about Von Roûn; and as she sat there motionless, looking fixedly before her into the gathering twilight, he raised his hand expressively, as though he longed to clutch Honywood's letter and fling it over the cliff and into the sea, whence it had so lately come.

Suddenly Cora rose from the bench. 'Don't let us talk about this any more at present. I

must go in now; father will be expecting me.—'Won't you stay,' the girl hastened to add, 'and take some supper with us?'

Stephen Walsh's face brightened: he gladly accepted the invitation; for his one object for months past, while cruising about the waters of Southsea Bay, had been to gain Cora's affections. He had inherited some property in the neighbourhood, worth a few hundred pounds a year; and being a man of luxurious and lazy habits, he had determined to make life still easier by forming a good match. At a regatta, last season, he had made Cora's acquaintance; and he had fallen in love upon hearing that she was the daughter of a rich ship-owner; and it soon became obvious to Walsh that if Cora did not greatly encourage his attentions, Mr Norland would by no means oppose him. Stephen Walsh belonged to a good family; and he shrewdly conjectured that the ship-owner, like most parvenus, would be flattered at the prospect of becoming connected by marriage with the landed gentry. Mr Norland, as he knew, had lately purchased an estate along the coast; for with all his love of the sea—as his friends facetiously remarked—he never 'lost sight of land,' when a favourable opportunity of purchasing presented itself.

The ship-owner and Stephen Walsh had seated themselves on the terrace outside the dining-room window, when supper was over; and Cora had wandered out into the grounds, leaving them to chat over their cigars. Mr Norland was still in a depressed and restless mood; he rose frequently from his chair, paced up and down, and then again threw himself into his seat with a word of apology. 'The fact is, Mr Walsh, the loss of the *Cora* has terribly upset me. I had a great liking for Abel Honeywood. And,' he added, 'excepting old Satchell, he was the best captain I ever had.—You saw his letter to my daughter,' he added abruptly—'the one Von Rouin picked up off the coast?'

'I've read it.—What's your opinion, Mr Norland, about this diamond? My opinion is,' continued Walsh, 'that it's better where it is—under the sea.'

'Is it, though?' said the ship-owner with a look of surprise. 'Why?'

'Better there,' answered Walsh in a meaning tone, 'than in bad hands.—Not that I intend by that,' he hastened to add, 'to refer to Abel Honeywood; quite the contrary. Did you suspect, before this letter was picked up, that Honeywood loved your daughter?'

'No. How should I?—Poor fellow,' said the shipowner. 'He— Why do you ask the question?'

'Because,' said Stephen Walsh with assurance, 'this affair—and one other little incident—have made me fear that if I delay speaking to you on a matter that very nearly concerns my happiness, I shall be too late.'

'Eh?'

'I love your daughter, Mr Norland, and I would ask your leave to speak to her,' said Walsh. 'I need scarcely tell you, sir, that my position—'

'Tut, tut! Do you suppose that I should have invited you to my house, my dear boy, if I had any objection to your courting my daughter?—Give me your hand!—And now,' said the ship-

owner heartily, 'go and ask Cora what she has to say. You have my full consent.'

Walsh pressed the hand held out to him and muttered his thanks. As he was turning away to join Cora, Mr Norland called him back.

'Stay. I want to ask you a question. What did you mean when you spoke just now about bad hands?'

'Bad? I meant dangerous. It's my duty to warn you,' said Walsh significantly. 'Some one else—at least so I suspect—loves your daughter. And if that diamond, which Honeywood speaks of, gets into that fellow's hands—'

'Whose? Name the man.'

'Max Von Rouin.'

The ship-owner stared incredulously at Stephen Walsh; the announcement seemed to take his breath away.

'Von Rouin! Are you serious?'

'Serious, Mr Norland? I never was more serious in my life.'

Mr Norland's broad shoulders began to shake with laughter. 'No, no; it's your fancy.—Von Rouin in love with my daughter? You're jealous—you're unreasonable. Max Von Rouin is an able seaman—I admit that—a brave, honest fellow. But he would never presume to make love to Cora. He knows his position better, I should hope, than to do that.'

Did Mr Norland forget that he had been a mate himself and as poor as Max Von Rouin? Possibly not. But a self-made man is apt to try to hide from others what he cannot hide from himself—that he once knew days of poverty, days when he had thoughts not less ambitious.

Meanwhile, Cora, leaning against the low fence, looked intently seaward. It was at the moment when the boat, with Max Von Rouin in the stern, passed out of the harbour. The girl was watching with eagerness its difficult manœuvres. Her face at first expressed impatience; but her eyes began to brighten when the young seaman steered away from the shore, out of the calm and sheltering bay, and got some wind into his sail. Could she have guessed Von Rouin's project already?

Coming across the lawn from his talk with Mr Norland, Stephen Walsh comprehended the situation at a glance. It was as he had dreaded: his suspicions were as good as confirmed. He stopped as if transfixed, with clenched hands and flashing eyes. Max Von Rouin had outwitted him; he had better understood Cora's impulsive mood, her superstitious mind, and her romantic belief in this senseless tradition. He had started on his search after the shipwreck to please this girl; and she knew of his intention as surely as if he had spoken at the moment of leaving her after the reading of Honeywood's letter. These thoughts, passing rapidly through Walsh's mind, almost maddened him. He had always had his own way in life; and this opposition—this tacit rivalry on the part of one whom he hated and despised—was more goading than if he had received an open insult. But he quickly mastered his passion, and reached Cora's side: he kept his face always in shadow, lest it should betray him. He then spoke to her in a low voice: 'Miss Norland—Cora: I love you.'

She did not look round; she kept her eyes bent upon the boat; and but for the quivering

lips and the quickened breathing, he might have doubted whether she had heard him.

'I have spoken; I have gained your father's leave to ask you to be my wife,' continued Stephen Walsh desperately. 'I have longed to tell you for months past that there is nothing I would not do to gain your love.'

'Nothing?' and Cora glanced swiftly into his face. 'That is a bold assertion.'

'Then let me repeat'—

'No! If you are in earnest, listen to me.'

Stephen Walsh stood silent, waiting for her to speak.

'Do you see that boat?' said the girl.

Did he see it? With what difficulty he suppressed the angry words that rose to his lips! Restraining himself by a painful effort, he answered: 'Yes. It belongs to Max Von Roïn.'

The wind was rising; and as Stephen Walsh spoke, the skiff passed swiftly through the broad path of moonlight, and Von Roïn's figure was distinctly visible at the helm, energetic in expression, the head and shoulders bent forward.

'Something whispers to me,' said Cora musingly—'shall we call it the spirit of Abel Honeywood?—something assures me that Max Von Roïn will not rest until he has found the wreck.'

'You mean the diamond,' said Walsh, choking with passion.

'I mean that Von Roïn has some romance in his nature. Prove that you have too. A woman's love cannot be won without it.—Where is your yacht?'

'You know. She is lying'—

'At anchor? She should be there;' and Cora pointed towards the sea, beyond Von Roïn's boat.

'Would not that show you wished, by deeds, not words, to win my love?'

'Are you serious?'

'I was never more so. Good-night.' In a moment she was gone.

Stephen Walsh turned away and went down the steps and across the bay, as Max Von Roïn had done. His rage was ungovernable now. She had spoken of Von Roïn as her possible lover; she had named him, as she pointed out his boat, while he, Stephen Walsh, was asking her to be his wife! He stopped suddenly and cast a threatening look towards Von Roïn's skiff: it was sailing along rapidly between him and the horizon. He even sprang with a menacing gesture to the very edge of the sea, where an incoming wave lifted up its foaming crest and forced him to step quickly backwards. The sea shivered in the moonlight, and the wave broke with a hissing whisper as he turned and went hastily on his way towards the harbour.

On the staircase, Cora met her father.

'Well, my dear,' said he, 'what has Mr Walsh been talking about so earnestly?'

'He has asked me, father, to be his wife.'

'Come! That's indeed an honour. The young man belongs to a very respectable and highly connected family.'

'He is a man of good birth: his proposal is of course very flattering,' said the girl.

'Did you tell him so?'

'I told him,' said Cora—'I led him at least to believe—that he might hope.'

The ship-owner smiled and patted his daughter's

cheek. He did not appear quite satisfied; but he simply said: 'Well, well. A very pretty commencement. You must give him a little gold anchor, my dear, to wear on his chain.'

'Yes, father. If he finds the diamond, I will.'

'What is that?'

'Please, don't question me now. He will tell you; he understands what I mean.'

When Cora reached her own room—the room in which she had since childhood listened to the sound of the waves below the cliff, and marvelled often at the perils and dangers of the deep sea—she began to reflect upon all that she had been saying to Stephen Walsh. What reason had she to surmise that Max Von Roïn had gone in search of the wreck? His mother lived at Shingle Point, and he had gone to visit her. And yet something had whispered—she had called it the spirit of Abel Honeywood—that Von Roïn loved her, and would never return unless he found the diamond. The fancy clung to her; she could not cast it off.

If he found it—and the thought brought a blush to her cheek—could she refuse, if he asked her to be his wife? And yet she had encouraged Stephen Walsh. But would he, a man without an atom of romance in his nature, go on this perilous errand, even in the hope of winning her love?

Presently Cora ran to the window, drew the curtains aside and looked out upon the broad surface of moonlit sea. She opened the window wide; the wind blew roughly in her face; the sea was covered with white restless breakers. Max Von Roïn's sail was still in sight—a tiny speck, that any but an accustomed eye would have mistaken for a wave. But close at hand—passing swiftly by the cliff below her window—was a trimly built yacht, and Stephen Walsh was on board; she saw him distinctly at the helm; and a strong wind was carrying the yacht rapidly along in the direction of Shingle Point.

Cora's heart beat painfully with a vague sense of dread at what she had done. She hastily closed the window and drew the curtain, to shut out the moonlit night. But she could not shut out the sound of the wind, and of the waves breaking below the cliff; and in the whisper that still came from the sea, she knew that it would be her destiny to wed the man who found the diamond, should he ask her to be his wife.

#### COMPOSITE PHOTOGRAPHS.

WE have constant evidence that the applications of the beautiful art of photography are increasing; and we may broadly state that there is now hardly any branch of science or art in which it is not made use of to some extent. Indeed, it is often said that photography is the handmaid to science; and the more we consider the matter, the more do we see the aptness of this description. The astronomer now depends on photography to make star maps of far greater accuracy than is possible by the human hand, for the simple reason, that the photographic lens is able to depict stars so distant that their light cannot be appreciated by the human eye even when aided by the most powerful telescope. The microscopist also uses photography to a great extent; and here again this wonderful art of sun-

painting is more exact than the work of the most careful draughtsman. In times gone by, when it became necessary to draw a microscopic object, the man who undertook the work was sure to confer upon his drawing that individuality from which no artist is exempt; so that, supposing that two different hands were detailed to make a drawing of the same object, the pictures would be essentially different in treatment and general appearance. We know that this is not the case with photography. We may take a dozen different photographs of the same object, and each one will be an exact reproduction of its fellow. Photography is also coming into use for the illustration of books and newspapers, and in this field of labour it has had an unfortunate effect of acting as a powerful rival to the engraver. The photographic camera has of late years enabled the man of science to study the movements of animals in a way that our forefathers would have deemed impossible. In a word, photography is throwing a flood of light upon various things and phenomena, scientific and artistic, and has been successful in detecting certain operations of nature that without its aid would perhaps have remained for ever unknown.

It is now ten years since Mr Francis Galton pointed out a new application of photography. In his address to the British Association in 1877, he first proposed the taking of what are called composite photographs; and it will be best if we explain in his own words the rough groundwork of the process which he originated: 'Having obtained drawings or photographs of several persons alike in most respects, but differing in minor details, what sure method is there of extracting the typical characteristic from them? I may mention a plan which had occurred both to Mr Herbert Spencer and myself, the principle of which is to superimpose optically the various drawings and to accept the aggregate result. Mr Spencer suggested to me in conversation that the drawings reduced to the same scale might be traced on separate pieces of transparent paper, and secured one upon another, and then held between the eye and the light. I have attempted this with some success. My own idea was to throw faint images of the several portraits in succession upon the same sensitised photographic plate.'

In order that we may better understand the advantage of this method of procuring type-pictures from different individuals, let us suppose that a competent artist were commissioned to stand in a main thoroughfare of any large town or city, and that he were instructed to procure a type-portrait of the different persons whom he saw passing to and fro in front of him. We venture to say that in standing at a crowded spot he would see hundreds of different types of face, and he would be sure to notice, what most of us have noticed over and over again, that although the human face is arranged on the same pattern in each individual—that is to say, that each one has two eyes, a nose, and a mouth—Dame Nature has arranged these simple materials in such varied forms, and has given such wonderfully different expression to them, that no two persons are ever precisely alike. So our artist would soon see the futility of attempting a general type of all the faces that passed him, and he would probably

throw up his commission in despair. But suppose that we call a photographer in to do this work, the whole aspect of the case is at once changed; for by simple mechanical means he can procure individual portraits of suitable subjects, and then by blending these portraits together, he can obtain a kind of average result from the entire number. Such is a 'composite photograph.'

There are two or three different methods by which this result can be attained; for instance, we may take a number of paper portraits of public characters, such as one may purchase at any shop, and we can photograph these successively on the same photographic surface, so as to obtain on that surface a mixed portrait, to which all the individuals have contributed. There is a certain disadvantage in adopting this method, for the reason that one would have great difficulty in obtaining portraits of the same size and of the same pose. A better plan, therefore, is, if possible, to take photographs of the different individuals for the purpose of making a composite from them. The method which it is best to adopt is as follows: We will suppose that it is desired to obtain a composite photograph of a family of persons consisting of the father and mother and, say, six children. Our first duty will be to calculate exactly for how long a time the sensitive plate in the camera must be exposed to the action of light for each individual. If the sensitive plate will under ordinary circumstances require an exposure of, say, sixteen seconds for one portrait, then this time must be divided by eight, the number of individuals who are to compose our composite photograph, and therefore each individual must be photographed for two seconds only. The ordinary camera is used; and upon the ground-glass screen at its back upon which objects are focused, certain lines must be drawn with a pencil as a preliminary operation. One line will be vertical, marking the position of the nose; and there will be two horizontal lines crossing this one; the upper one indicating the position of the eyes, and the lower one that of the mouth. We may now proceed to the work in hand. Each sitter in turn sits upon a music-stool in front of the camera, this seat being chosen because it can readily be raised or lowered on its screw, so as to suit the different heights of the sitters, whose eyes must always be brought exactly to the same height from the ground. A simple form of head-rest, consisting of a vertical rod with a horizontal piece at the top, must be at hand, so that the top of each person's head may be brought to exactly the same altitude. Sitter number one is now placed before the camera and focused accurately to the pencil-marks on the ground-glass screen. The camera is uncapped for two seconds, when the lens is again covered. The second sitter now takes his or her place on the music-stool, which is screwed up or down to the required height, as the case may be, and once more the lens is uncapped for two seconds. And so on until all the eight sitters have successively sat in front of the camera and have contributed their two seconds of attention to the sensitive plate within. This plate is now taken to the photographer's dark room and is developed in the usual way so as to produce a negative. But what a curiosity this negative is: it represents a



picture of a being that really does not exist as an individual at all, but the component parts of whose features are found in eight different human beings. Such a negative can, when finished, be made to furnish as many positive prints on paper as may be required.

A very curious point in photographs so obtained is, that almost invariably this combined picture is that of a better-looking person than any of the individuals who have contributed to it. Some of these photographs now lie before us. Here is one which has been taken from a number of criminals, and, as we have just indicated, the picture is much better favoured than the various low-browed, coarse-mouthed individuals who have contributed to make it up. Another picture we may call attention to as being a great contrast to the last; this is a group of ten girls who are the members of a literary club. The picture is that of a bright-looking intellectual girl of about nineteen years of age. The face is thoughtful, and the shape of the head indicates great intellectual power. The same observations are applicable to another photograph which is before us, to which several scientific men have contributed each his share. Two more composite photographs which we have are not so good as the others, because they have been taken from portraits of political characters whose pictures it would have been impossible to obtain for the purpose to which these have been put. The pictures therefore suffer to some extent from the difference of position and size, a difficulty to which we have already alluded. The photographer who took these portraits informed us that his first idea was to divide the politicians into Conservatives and Liberals; but he found that in the present state of affairs this was a task far beyond his powers or the powers of anybody else. He therefore divided them into Gladstonian Liberals and Unionists; and in order that we may not be considered partial critics of either, we may at once say that neither of these composite political portraits gives a result upon which the politicians can be complimented; still, they are very curious productions.

It may now be asked, what is the use of this new application of photography? Mr Galton, who originated it, believes that it might be turned to great practical use in producing types of different tribes or races, and we are disposed to think that very useful work might be done in this way. A book upon the subject has lately been published in France, in which certain examples are given, showing how well the general features of different tribes of persons are averaged by means of these composite photographs. There is another field of work in which it might be useful. We know that portraits and sculptures of eminent men who lived in ages long gone by have been preserved to us; but we cannot tell how far these different portraits have been affected by that individuality to which every artist is prone, and to which we have already adverted. Would it not be possible to collect these different portraits, say, for example, those of Julius Cesar, and to combine them by means of this composite method? We venture to assert, from what has been done in this comparatively new art of composite photography, that we should be likely to obtain by such means a truer portrait of the man than has yet been

seen. The whole subject is full of interest, and there is no doubt that in the near future a great many workers will be attracted to it, and that as a result it will improve and grow in usefulness.

#### A PARSON'S FIXES.

HERE is the first pastoral fix I was ever in. One wintry Sunday evening I was officiating, for the first time, at a mission church in an outlying part of the parish. The building had been a dissenting chapel. The pulpit, a formidable but rickety structure, was approached by a high and shaky flight of steps, and was illuminated by two tallow candles in tin sconces, on either side of the preacher. I had observed some slight unsteadiness on the part of the friendly dips, and accordingly had at first moved about as little as possible. However, as the sermon went on, caution was forgotten, and warming with my subject, I began to indulge in a little oratorical action. Reaching a climax in my discourse, I lifted both my arms, and brought them suddenly down upon the deal book-board with a sharp blow. The result was that the dips bounced neatly out of the sconces, performed swift somersaults, and disappeared down below, among some females, if one might judge by the noises that ensued. By the unfeigned laugh with which my exploit was received, I presume there must have been something ridiculous in the sudden ejection and fall of the candles. However, I failed to see any humour in the situation, for I was left in the dark, and being accustomed to the written sermon, was for the moment nonplussed. I durst not look over the pulpit or ask for the candles, and my rustic audience were so lost in the fun of the incident as to forget how necessary light is to a man's teaching. I made a brief effort at extempore preaching, and then an early and ignominious exit.

My next fix occurred in a large and ugly town church where I was conducting a week-evening service. It was summer-time, and the church doors were open. I was standing at the lectern reading the lessons, when my eye caught through the doorway the figure of Carlo, a large black spaniel, with which I was on friendly terms. The recognition was mutual. My acquaintance trotted up the aisle, and brought himself to anchor a few feet in front of where I was standing. He watched me with close attention, evidently wondering at my unfamiliar garb and estranged manner, but in doubt whether to manifest recognition by jumping up alongside me, or by indulging in friendly burks from a distance. However, he compromised matters by thumping audibly with his tail on the church floor, to the amusement of some of the younger members of the congregation, who eyed him with infinite glee over the ends of their pews.

The sexton all this time was serenely watching some children playing in the churchyard—watching, with the instinct of his tribe, for the youngsters to commit some offence for which he might exact summary vengeance. He was aroused to the awkwardness of my position by a special messenger, and thereupon ensued dignified but ridiculous efforts to eject the intruder. The dog

dodged the sexton up and down the aisles, rejected his allurements and decently subdued chirrupings, now and again rolling an appealing eye upon me to stop this ridiculous trifling and come down and pat him. Finally, when the 'assistant beadle' had joined in the chase, the creature made a bolt up the gallery stairs, and was lost to view amid the lonely waste of benches.

But the incident was not at an end. I had dismissed from my mind the imprudence of my canine friend, and the service had proceeded peacefully as far as sermon-time. Scarcely had I begun my discourse, when it became evident that some stronger attraction was engaging the attention of my audience. Lifting my eye from the manuscript, I beheld the head of the dreadful dog looking wistfully over the gallery within a few yards; and from the expression of his countenance, it was but too evident that he was calculating the nearest point from which he could reach the pulpit. No sooner did he perceive my recognition of him, than he leaped up on the seat and planted his fore-legs on the front edge of the gallery. He was triumphantly waving his tail, apparently balancing himself for the spring, when the heads of the sexton and clerk bobbed up beyond the gallery stairs. Cajolings, menacings, and subdued adjectives were heard; the dog hesitated, turned his head, took in the situation, and fled. Finally, to my intense relief, but apparently to the great regret of the juvenile element in the congregation, the 'assistant beadle,' effecting a flank movement, seized Carlo by the tail and dragged him down the gallery stairs, to be ignominiously driven forth among the dogs of the street.

This incident reminds me of a somewhat similar one related to me by a brother clergyman. He was engaged in preaching in a country church on a hot summer afternoon, and could with difficulty keep his rustic hearers from resigning themselves to slumber. It was in a poor outlying hamlet, and the congregation had been gathered from a wide area. Many had journeyed in donkey-carts and gigs; and during service-time the animals were wont to be tethered on the adjacent village common. On a sudden the drowsy stream of the preacher's sermon was interrupted by a racket outside the building. Presently, a young donkey hobbled up the steps of the church, and nimbly trotting along the aisle, faced round, and took up a position immediately under the pulpit. Before a couple of florid farmers could be roused from their accustomed Sunday afternoon nap to drive forth the invader, another donkey, dragging a cart, lumbered up the steps to join his relative. When he had succeeded in forcing his way through the porch till the shafts and body of the cart were wedged between the pillars, finding his future passage barred, he expressed his surprise and annoyance by discharging that peculiar, reduplicated and resonant sound, which, whatever may be its meaning in animal language, seems always provocative of laughter among human beings. Like the ass which disconcerted John Gilpin, he 'sang most loud and clear'; while his salutation was responded to by the animal within the building, and heartily chorused by the congregation of asses outside. What self-composure could stand against such an attack?

I asked my friend how he comported himself

under such circumstances. He replied, that he could do nothing but lean forward upon the cushion, and looking down upon the lively scene, bide his time in silence till the unmannerly visitants had been removed, and the congregation had sobered down into a red-faced and precarious silence.

That was also an unpleasant fix in which I found myself one Sunday, some twenty years ago. I had left home rather hurriedly that morning, and just before leaving I had seized from the pocket-handkerchief box a folded square of linen, of the usual shape, size, and texture, and had transferred it to my cassock pocket. In the earlier part of my discourse, becoming conscious of an impending sneeze, and being unwilling to interrupt the even tenor of my oratory, I fished out my handkerchief with one hand, and then, in the little elegant way that most persons have, with both hands gave it a shake to release it from its folds. Having staved off the sneeze by its application, I laid it on the edge of the pulpit, when the passing of an indefinable shade of expression across the upturned faces of my nearest hearers, caused me to dart a glance towards my handkerchief, imagining that it might be slipping over the edge. My eye caught sight of a hole at one side of it which had apparently been imperfectly repaired with some lace, and I gave the thing another shake, to conceal the defect. To my dismay and confusion, two tiny sleeves and a frilled neck appeared on the confines of my 'handkerchief' and a cold thrill passed over me when I recognised the little object as being a stray part of the attire of my infant daughter. As I crammed the garment into the recesses of my pocket I thought I had never been in such a fix before; for I well knew the keenness of the feminine eye, as well as the readiness of the feminine mind to enjoy such an incident.

A story told, if I mistake not, by Dean Ramsay, had an exact counterpart in the experience of a friend who was doing duty in a little church secluded among the Wiltshire downs. As he was going into the pulpit, the churchwarden, a big burly farmer, took him aside and said: 'Measter, if 'ee doan't mind, perhaps 'ee wouldn't stomp about in the pulpit. I ha' set a turkey-hen there on thirteen eggs. Ye zee, zur, it be the quietest place in the village.'

My friend, a man of infinite humour, used to tell of his bad half-hour in that pulpit. So long as he kept his distance, the turkey-hen was peaceable enough; but whenever his legs drew too near, an angry peek would admonish him to sheer off. On the Sunday following this occurrence it fell to my lot to occupy the same pulpit. Having laughed over the incident during the week, one of my first questions was, whether the interesting bird still held her ground. To my relief, I found that the hatching had meanwhile taken place, and the coast was clear.

I was once nearly disconcerted in a like way by a cat. During the sermon I heard some faint sounds, but could not divine whence they proceeded. The congregation may not have heard them; certainly, they did not heed them. Re-assured by this, I held on my oratorical way till I unfortunately moved the footstool, when there was a loud and simultaneous outcry which must have been audible throughout the building.

Looking down, I saw protruding, in an appealing fashion, three or four feeble, knobby, pink heads, followed by the maternal head, saying as plainly as feline language could speak: 'Please, do not move about in that unpleasant fashion.' Pussy had, I suppose, likewise found out that the pulpit of the parish church was one of the quietest places in the village. However, we continued very good friends till I evacuated the position.

Although not involving any particular fix, I may be allowed to say that I once knew a cat with an extraordinary fondness for funerals. One day, in a suburban cemetery, it was my duty to officiate at one of these solemn functions. Habited in my surplice, I met the body at the cemetery gates, and faced about to head the procession to the chapel. From among the bushes near the lodge, a tabby cat came forth, gravely rubbed her head against my trousers, and then marched by my side, waited at the mortuary chapel door till the procession was again formed, and accompanied us to the grave. During the service, it sat on the mound of upturned earth, or silently and stealthily crept among the mourners, purring or rubbing its sides against their garments, as if offering its dumb sympathy. At the conclusion of the ceremony it would quickly disappear in the lilac thickets hard by. My duty led me to the cemetery perhaps four or five times a week, and on nearly every occasion the cat was present. The cemetery keeper knew nothing about the animal further than that it lived in the bushes upon birds and mice, and rarely appeared except upon the occasion of funerals.

A curious case of the pursuit of preaching under difficulties came under my notice. In a country church in the remote districts of the west of England, a swarm of bees had taken up their quarters in the oaken woodwork at the back of the pulpit, to the dismay and discomfort of the weekly occupant of that structure. During the discharge of his peculiar function, he was not only annoyed with the busy sullen roar of the hive, but his fear of arousing their animosity by the loud challenge of his tones, or by the vibration of the pulpit, was stimulated by the light skirmishers which used to come out and perform all sorts of minatory manoeuvres within measurable distance of his nose. The annoyance at length became intolerable, and orders were given to smoke out the bees. This was effectually done; but, unfortunately, the clerk in smoking out the bees set fire to the church, and it was burnt to the ground.

Here notice may be taken of the dangerous mental trick of metathesis—the transposition of letters in a word—which is apt to cover with confusion even those who consider themselves perfectly safe. A writer in a late number of the *Spectator* adduced some curious examples of this pernicious habit. He cites the case of a clergyman who, wishing to say that 'we all knew what it was to have a half-formed wish in our hearts,' astonished his hearers by announcing 'that we all knew what it was to have a half-warmed fish in our hearts;' and of another, who, having 'started out' to say that 'we should not bow the knee to an idol,' arrived at the conclusion 'that we should not bow the eye to a needle.'

I can well believe these anecdotes true, for

the following instance of the failing came under my own personal observation. A fellow-student, a sensitive-minded man, who had a horror of such mistakes in public, was jokingly telling one day of a mistake which he had heard made by an illiterate man in extempore prayer. The poor fellow was praying for backsliders, but, in the earnestness of his devotion, and quite regardless of the feelings of his hearers, fell to invoking blessings upon 'black-spiders!' This tale was sufficiently amusing. But what followed? That evening, we both attended a mission meeting, and my friend took part in the devotions. He had what is called 'a gift' in extempore prayer, and, borne along upon his ardour, he seemed entirely to have forgotten the subject of the morning's conversation. An irreverent recollection did once flash upon my mind, but only to be instantly dismissed. What was my astonishment, however, to hear him, deliberately, and in a tone of confidence, make use of the very expression which he had that morning quoted, earnestly and feelingly praying for the speedy restoration and strengthening of the favoured *Arachnids*! I was sure from his manner that he was unconscious of his mistake; and nothing could exceed his mortification when he was subsequently told of it.

It was customary, some years ago—in certain districts the practice still lingers—for the minister, upon giving out the hymn, to read the first verse. I remember once hearing a young curate give out, in a very lachrymose and sentimental tone, the verse of a well-known hymn which ends with the words, 'And wipe my weeping eyes.' The pathos was sadly spoiled and the gravity of his hearers tested by his rendering it, 'And weep my wiping eyes.' He was immediately conscious of his mistake, and his confusion only made matters worse. Experience has no doubt since taught him that it is wiser, under such circumstances, to go boldly forward, trusting to successive thoughts to obliterate a little error, rather than to call attention to it by endeavouring to rectify his mistake at the time. The truth is, that unless an audience is on the *qui vive* for mistakes, the bulk of the people are much more ready to doubt whether they have heard correctly than to believe that the speaker has spoken incorrectly.

The blindness of congregations is curiously illustrated by an incident which befell me some years back. It was at a time when the question of wearing the surplice in the pulpit was much more keenly debated than it is at present. I was taking temporary duty in a midland town where the strongest Protestant spirit prevailed, and where the black gown was invested with a quasi-sanctity. One day I was talking with a leading layman connected with the parish church, a perfervid opponent of ritualism. He spoke in the strongest terms of dislike for this new-fangled idea of preaching in the surplice, and said that not only would he himself march out of church, but he believed that the majority of the congregation would follow him, if a minister were to venture to appear in the parish pulpit habited in a surplice. The remark was not made defiantly, or with the slightest *soupeon* of suspicion as to my loyalty. The worthy man knew perfectly well that I would not needlessly wound the feelings or prejudices of my people, and that I was far more concerned with the



message of the preacher, than with the cut, colour, or material of his dress.

Little did either of us dream that an opportunity would so soon present itself to test the truth of his affirmations. Upon the very next Sunday, the mayor and corporation attended in state, and the church was crowded. The first part of the service glided by without anything calling for remark; and when I went in due course to the vestry to change my vestments, the old clerk drew back the red baize curtains, and lifting his hands, with a startled look said: 'Dear, dear, what is to be done? You've got no gown!' I remembered at once the state of the case. During the preceding week, there had been a funeral, and according to the custom of the district, I had attended in my gown, leaving this vestment afterwards at my residence, more than a mile away from the church.

What was I to do? I heard the full voice of the congregation in the church singing the hymn, measured in my mind the distance to my house, and the time it would take to sing the remaining verses. No; there was no escape for me. The surplice must be worn. When I got into the pulpit, habited in white, one of the first faces I recognised in the congregation was that of the gentleman above referred to. He looked much as usual; if anything, rather more pleasant. I addressed myself to my task; gave out the 'bidding prayer;' and, without any embarrassment or apology, announced my text, and proceeded with the sermon. No one rose to leave the church; no one seemed to have observed anything strange. The morning service ended, and although it was the first time the surplice had been worn in the pulpit, nobody appeared conscious of any deviation from the usual custom. During the following week, I fully expected to hear some mutterings of a gathering storm. I called upon my friend, found him very affable, but all unconscious of my backsliding. We chatted about the Sunday morning service. He was pleased to express his high satisfaction with the sermon. I asked him if he had observed anything strange in my manner. No; he had not observed anything different.

'Why,' said I, 'last Sunday morning I preached in my surplice.'

'Preached in your surplice!' he screamed out. 'Impossible!'

I explained matters; and he was too sensible a man and too good a Christian to say anything more about the matter. It reminded me of the well-known answer of the Cambridge Professor, who having married, continued, in defiance of the statute, to hold his fellowship for fourteen years, who when asked how he could possibly have done such a thing, replied sagely: 'You can hold anything if you can hold your tongue.'

The last fix I was in was the following. One day, when seated near the stern of a Thames steamboat, I was aroused by a loud cry from the forward part of the boat and a rushing of the passengers to one side. I rose from my seat, and turning to the man at the wheel, asked him what was the matter. With his eyes fixed on something in the water, he replied: 'Please, sir, hold this a minute!'

I mounted the step, and had scarcely taken hold of the wheel, when the man leaped upon

the bulwark and sprang overboard. The cause of all this commotion then appeared. A man who had taken his wife and children out upon the Thames in a boat, had endeavoured to attach his skiff to a passing tug ahead of us, and, incautiously holding to the tow-rope, had been jerked into the water, where he was now drowning before our eyes. The helmsman of our boat had jumped over, in the hope of rescuing him. I caught a glimpse of the drowning man battling for life, and heard the screams of his wife and children above all the shouting and turmoil. But what of myself? The steamboat was crowded; the river was at swift ebb and full of vessels; and I, entirely ignorant of steering, was responsible for the safety of hundreds. However, I recalled as much as possible my boat-lore of early days, and headed the vessel to the centre of one of the arches of a bridge, towards which we were rapidly drifting. I remember the sense of relief with which I heard the captain shout 'Stop her!' and for some minutes the vessel was poised against the current in the middle of the river, while I held on to the wheel. The drowning man was never recovered; and we took on board of our steamboat his wife and children, in a condition of terror and bewildered grief which may readily be imagined. But never did I more readily escape from any of my fixations when a new steersman came aft and assumed the charge of the wheel. It was a curious position for a clergyman to find himself suddenly steering a Thames steamboat, but 'One man in his time plays many parts.'

#### SPRING IS COMING.

##### I.

'Spring is coming! Oh, Spring is coming!'

A whisper is flying all down the wood;

Primrose and daffodil softly calling,

Calling each dainty leaflet and bud!

Through the hedgerow, and by the coppice,

Far and wide over mead and hill,

A breath of life is secretly stealing

Among the trees, at its own sweet will.

Under the moss on the giant beeches,

Down to the carpet of leaves below,

Where the ant and the beetle as yet are sleeping,

And the dormouse hides from the wintry snow;

They know full well the voice that is calling,

And, all along by the ferny brake,

Where'er there is life the whisper is flying,

'Oh, Spring is coming! Awake, awake!'

##### II.

High up in the elm the rooks are busy,

As if icy Winter had really fled;

The finches and starlings are preening their feathers,

And the robin's breast is growing more red.

They hear the whisper, and sing to the South Wind

The sweetest song that a bird can sing:

'Oh, the season of sunshine and love is coming,

The bonnie days of the bonnie Spring.'

B. G. JOHNS.

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